



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [EB ACQUISITION COMPANY, LLC](#)

**City/State** [UNIVERSITY PARK, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [18,616,778](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">EB ACQUISITION COMPANY, LLC</a>
<a href="#">6565 HILLCREST AVENUE, 6TH FLOOR</a>
<a href="#">UNIVERSITY PARK, TX 75205</a>

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000) .....	18,985,052			18,731,702			18,842,557			18,025,135			9,787,814																	
Net income (\$000) .....	42,157			38,350			78,912			35,769			22,092																	
Number of BHCs in peer group .....	132			131			130			128			125																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	3.23	2.67	89	3.29	2.65	88	3.30	2.60	89	3.19	2.77	77	3.77	3.01	84															
+ Non-interest income .....	0.38	0.96	13	0.35	1.11	10	0.38	1.04	14	0.39	1.21	12	0.62	1.32	19															
- Overhead expense .....	1.86	2.17	30	2.03	2.24	39	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78															
- Provision for credit losses .....	0.09	0.09	62	0.11	-0.15	93	0.11	-0.09	92	0.64	0.51	70	0.36	0.15	91															
+ Securities gains (losses) .....	0	0	43	0	0.01	26	0	0.01	23	0	0.02	16	0	0.01	35															
+ Other tax equivalent adjustments .....	0	0	46	0	0	11	0	0	0	0	0	82	0	0	7															
= Pretax net operating income (tax equivalent) .....	1.63	1.40	70	1.51	1.79	29	1.52	1.66	41	0.57	1.04	15	0.80	1.56	7															
Net operating income .....	0.44	1.06	4	0.41	1.36	3	0.42	1.26	3	0.20	0.81	12	0.23	1.19	6															
Net income .....	0.44	1.06	4	0.41	1.35	3	0.42	1.26	3	0.20	0.82	12	0.23	1.19	6															
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18			1.17																
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.53	3.12	76	3.67	3.14	84	3.65	3.06	86	3.76	3.55	61	4.65	4.41	68															
Interest expense .....	0.04	0.24	2	0.08	0.27	10	0.06	0.25	8	0.22	0.52	12	0.43	1.08	7															
Net interest income (tax equivalent) .....	3.49	2.88	90	3.59	2.85	91	3.59	2.80	91	3.54	3.01	78	4.22	3.33	83															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.21	0.08	82	0.13	0.13	54	0.13	0.11	63	0.21	0.27	50	0.38	0.21	81															
Earnings coverage of net loan and lease losses (X) .....	14.28	-9.51	42	20.22	4.52	60	20.99	39.72	51	9.50	22.91	42	4.65	24.40	19															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.16	1.17	54	1.18	1.39	34	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13															
Allowance for loan and lease losses / Total loans and leases .....	1.16	1.15	55	1.18	1.37	36	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.34	0.41	44	0.41	0.63	33	0.39	0.49	40	0.47	0.71	34	0.73	0.57	69															
30–89 days past due loans and leases / Total loans and leases .....	1.08	0.32	93	0.78	0.27	92	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-3.29	3.09	23	-5.72	-1.82	39	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4															
Net short-term noncore funding dependence .....	-3.52	-1.79	35	-5.98	-8.21	52	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13															
Net loans and leases / Total assets .....	60.96	61.60	46	59.04	59.81	43	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	8.42	9.08	28	8.88	9.11	47	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15															
Holding company equity capital / Total assets .....	4.59	10.04	0	5.15	10.88	0	4.71	10.71	0	4.93	11.16	0	5.11	12.43	1															
Total equity capital (including minority interest) / Total assets .....	12	10.14	80	13.46	11.01	83	12.29	10.82	72	12.89	11.29	73	13.36	12.57	61															
Common equity tier 1 capital / Total risk-weighted assets .....	12.95	11.90	71	14.07	12.69	73	12.92	12.42	65	13.81	12.38	79	13.01	12.17	76															
Net loans and leases / Equity capital (X) .....	13.28	6.22	99	11.46	5.51	97	11.89	5.53	98	11.64	5.58	97	11.52	5.21	99															
Cash dividends / Net income .....	77.19	34	96	0	25.30	4	105.24	28.27	98	0	42.30	4	0	33.12	3															
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02																
<b>Growth Rates</b>																														
Assets .....	-0.96	7.91	20	-0.38	9.29	14	1.46	10.50	14	11.27	16.68	35	185.21	9.26	99															
Equity capital .....	-11.74	-0.29	22	5.03	9.31	40	-3.21	7.46	4	7.36	6.99	61	30.70	10.49	88															
Net loans and leases .....	2.26	11.87	22	-0.78	0.79	56	-1.13	3.36	38	8.54	9.07	56	123.97	9.10	98															
Noncore funding .....	-21.51	10.50	17	-56.85	-23.76	7	-45.61	-14.79	13	-42.83	-12.18	13	26.62	6.59	82															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13															
Equity investment in subsidiaries / Equity capital .....	100	103.92	33	100	103.07	37	100	103.22	39	100	102.81	35	100	103.22	35															
Cash from ops + noncash items + op expense / Op expense + dividends .....		116.54			130.64			154.48			147.24			190.27																

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	259,081	278,857	553,867	529,952	355,613	-7.09	158.58
Income from lease financing receivables.....	0	0	0	2	9		-100.00
Fully taxable income on loans and leases.....	259,024	278,827	553,837	529,860	355,622	-7.10	158.27
Tax-exempt income on loans and leases.....	57	30	30	94	0	90.00	
Estimated tax benefit on income on loans and leases.....	12	7	8	22	0	61.17	
Income on loans and leases (tax equivalent).....	259,093	278,864	553,875	529,976	355,622	-7.09	158.34
Investment interest income (tax equivalent).....	44,686	33,597	72,022	76,590	40,148	33.01	419.61
Interest on balances due from depository institutions.....	973	342	777	1,866	8,931	184.50	80.19
Interest income on other earning assets.....	5,107	2,167	5,536	3,125	2,295	135.67	516.04
Total interest income (tax equivalent).....	309,859	314,970	632,210	611,557	406,996	-1.62	181.02
Interest on time deposits of \$250K or more .....	185	475	709	4,313	4,122	-61.05	-46.22
Interest on time deposits < \$250K.....	369	1,084	1,566	8,532	4,499	-65.96	9.82
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,318	4,662	7,274	21,876	19,702	-50.28	63.70
Interest on other borrowings and trading liabilities.....	1	8	16	47	7,935	-87.50	-99.88
Interest on subordinated debt and mandatory convertible securities .....	676	676	1,352	1,352	1,352	0.00	0.00
Total interest expense.....	3,549	6,905	10,917	36,120	37,610	-48.60	-0.95
Net interest income (tax equivalent).....	306,310	308,065	621,293	575,437	369,386	-0.57	187.14
Non-interest income.....	35,731	32,839	71,160	70,748	60,729	8.81	56.30
Adjusted operating income (tax equivalent) .....	342,041	340,904	692,453	646,185	430,115	0.33	164.04
Overhead expense.....	176,484	189,837	385,799	429,538	316,206	-7.03	85.36
Provision for credit losses.....	8,887	10,255	21,221	114,745	35,324		57.88
Securities gains (losses) .....	0	0	0	0	0		-100.00
Other tax equivalent adjustments .....	0	-1	-3	1	-1		
Pretax net operating income (tax equivalent).....	154,591	141,414	286,081	102,227	78,737	9.32	437.43
Applicable income taxes .....	44,386	41,135	79,935	8,563	20,593	7.90	304.32
Tax equivalent adjustments .....	55	70	133	200	417	-21.43	-92.36
Applicable income taxes (tax equivalent).....	44,441	41,205	80,068	8,763	21,010	7.85	279.90
Minority interest .....	67,993	61,859	127,101	57,695	35,635	9.92	1660.56
Net income before discontinued operations, net of minority interest .....	42,157	38,350	78,912	35,769	22,092	9.93	219.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	42,157	38,350	78,912	35,769	22,092	9.93	219.25
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	110,150	100,209	206,013	93,464	57,727	9.92	545.40
Investment securities income (tax equivalent).....	44,686	33,597	72,022	76,590	40,148	33.01	419.61
US Treasury and agency securities (excluding mortgage-backed securities) .....	957	1,031	2,097	7,509	6,495	-7.18	-40.37
Mortgage-backed securities .....	41,750	30,303	65,603	63,697	27,633	37.78	791.14
All other securities .....	1,979	2,263	4,322	5,384	6,020	-12.53	-14.33
Cash dividends declared.....	32,541	0	83,049	0	0		
Common .....	32,541	0	83,049	0	0		
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.26	2.90	76	3.36	2.92	80	3.36	2.85	84	3.39	3.27	59	4.16	4	65
Less: Interest expense .....	0.04	0.22	2	0.07	0.25	10	0.06	0.23	8	0.20	0.48	11	0.38	0.98	7
Equals: Net interest income (tax equivalent) .....	3.23	2.67	89	3.29	2.65	88	3.30	2.60	89	3.19	2.77	77	3.77	3.01	84
Plus: Non-interest income .....	0.38	0.96	13	0.35	1.11	10	0.38	1.04	14	0.39	1.21	12	0.62	1.32	19
Equals: adjusted operating income (tax equivalent) .....	3.60	3.67	56	3.64	3.82	45	3.67	3.70	51	3.58	4.04	29	4.39	4.41	49
Less: Overhead expense .....	1.86	2.17	30	2.03	2.24	39	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78
Less: Provision for credit losses .....	0.09	0.09	62	0.11	-0.15	93	0.11	-0.09	92	0.64	0.51	70	0.36	0.15	91
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	44	0	0.01	27	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments .....	0	0	46	0	0	11	0	0	11	0	0	82	0	0	7
Equals: Pretax net operating income (tax equivalent) .....	1.63	1.40	70	1.51	1.79	29	1.52	1.66	41	0.57	1.04	15	0.80	1.56	7
Less: Applicable income taxes (tax equivalent) .....	0.47	0.33	86	0.44	0.41	66	0.42	0.38	70	0.05	0.23	9	0.21	0.36	11
Less: Minority interest .....	0.72	0	99	0.66	0	99	0.67	0	99	0.32	0	99	0.36	0	99
Equals: Net operating income .....	0.44	1.06	4	0.41	1.36	3	0.42	1.26	3	0.20	0.81	12	0.23	1.19	6
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.44	1.06	4	0.41	1.35	3	0.42	1.26	3	0.20	0.82	12	0.23	1.19	6
Memo: Net income (last four quarters) .....	0.44	1.12	3	0.33	1.25	2	0.42	1.26	3	0.20	0.82	12	0.23	1.19	5
Net income—BHC and noncontrolling (minority) interest .....	1.16	1.07	63	1.07	1.37	21	1.09	1.27	30	0.52	0.83	18	0.59	1.20	7
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.40	92.97	40	91.59	93.15	31	91.94	93.08	34	90.29	92.32	24	89.41	91.05	30
Average interest-bearing funds / Average assets .....	44.88	60.12	5	46.44	62.32	4	45.86	61.99	4	48.27	64.06	5	54.17	65.57	10
Interest income (tax equivalent) / Average earning assets .....	3.53	3.12	76	3.67	3.14	84	3.65	3.06	86	3.76	3.55	61	4.65	4.41	68
Interest expense / Average earning assets .....	0.04	0.24	2	0.08	0.27	10	0.06	0.25	8	0.22	0.52	12	0.43	1.08	7
Net interest income (tax equivalent) / Average earning assets .....	3.49	2.88	90	3.59	2.85	91	3.59	2.80	91	3.54	3.01	78	4.22	3.33	83
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.65	4.01	86	4.91	4.05	85	4.94	4.01	89	4.87	4.27	82	5.50	5.09	78
Interest-bearing bank balances .....	0.40	0.42	39	0.10	0.11	32	0.11	0.14	14	0.29	0.27	60	1.66	2.04	27
Federal funds sold and reverse repos .....		0.58			0.26			0.25			0.68		0	2.44	4
Trading assets .....	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	3.53	3.09	77	3.67	3.11	85	3.65	3.04	87	3.76	3.51	65	4.65	4.36	69
Investment securities (tax equivalent) .....	1.55	1.85	22	1.31	1.80	15	1.33	1.77	18	1.61	2.25	8	2.22	2.76	4
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.45	1.22	70	1.65	1.28	77	1.55	1.14	78	2.36	1.75	80	1.37	2.32	6
Mortgage-backed securities .....	1.56	1.78	26	1.25	1.56	20	1.26	1.57	22	1.48	2.05	9	1.59	2.61	2
All other securities .....	2.86	2.82	56	2.50	2.91	37	2.58	2.81	46	2.62	3.24	23	3.13	4.06	24
Interest-bearing deposits .....	0.04	0.20	4	0.08	0.24	16	0.06	0.21	13	0.23	0.53	14	0.37	1.10	5
Time deposits of \$250K or more .....	0.15	0.50	6	0.30	0.76	8	0.24	0.66	8	0.91	1.42	13	1.18	1.96	7
Time deposits < \$250K .....	0.12	0.44	6	0.29	0.72	8	0.22	0.62	7	0.89	1.36	13	0.70	1.82	4
Other domestic deposits .....	0.06	0.17	10	0.12	0.17	42	0.10	0.15	37	0.30	0.36	44	0.49	0.93	16
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....		0.36		0.05	0.19	18	0.03	0.17	21	0.12	0.62	6	0.01	1.86	5
Other borrowed funds and trading liabilities .....	0.02	1.24	5	0.03	1.31	8	0.04	1.27	8	0.03	1.50	1	2.12	2.38	32
All interest-bearing funds .....	0.08	0.36	2	0.16	0.40	10	0.13	0.37	10	0.42	0.74	15	0.71	1.49	9

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	35,731	32,839	71,160	70,748	60,729
Fiduciary activities income .....	5,000	5,125	10,301	9,846	7,658
Service charges on deposit accounts - domestic .....	12,654	11,055	23,564	23,575	13,401
Trading revenue.....	-100	299	350	296	185
Investment banking fees and commissions.....	208	253	470	500	574
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	1,623	2,954	4,929	9,469	14,216
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	647	204	502	-842	6,285
Other non-interest income.....	15,699	12,949	31,044	27,904	18,410
Total overhead expenses .....	176,484	189,837	385,799	429,538	316,206
Personnel expense.....	94,998	109,982	222,510	230,272	160,420
Net occupancy expense.....	28,294	31,374	61,983	70,867	42,686
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	10,992	12,701	24,283	26,924	14,695
Other operating expenses.....	42,200	35,780	77,023	101,475	98,405
Fee income on mutual funds and annuities.....	64	118	195	276	343
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,730	1,827	1,764	1,886	2,218
Average personnel expense per employee.....	54.91	60.20	126.14	122.10	72.33
Average assets per employee.....	10,974.02	10,252.71	10,681.72	9,557.34	4,412.90

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0.18	2.35	28	0.36	2.15	30	0.27	2.17	30	0.39	2.02	29	0.56	2.72	30
Overhead expenses / Net Interest Income + non-interest income .....	51.61	59.40	21	55.70	59.03	33	55.73	59.28	31	66.49	62.28	70	73.59	61.29	86
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.86	2.17	30	2.03	2.24	39	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78
Personnel expense.....	1	1.20	22	1.17	1.25	41	1.18	1.21	46	1.28	1.30	52	1.64	1.41	76
Net occupancy expense.....	0.30	0.22	80	0.33	0.24	88	0.33	0.23	87	0.39	0.26	91	0.44	0.28	93
Other operating expenses.....	0.56	0.72	28	0.52	0.73	20	0.54	0.72	23	0.71	0.94	32	1.16	0.97	76
Overhead less non-interest income .....	1.48	1.19	74	1.68	1.10	91	1.67	1.10	91	1.99	1.25	87	2.61	1.32	96
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	51.60	58.92	22	55.69	58.45	36	55.71	58.83	32	66.47	61.82	70	73.52	60.64	87
Personnel expense.....	27.77	32.65	22	32.26	33.10	38	32.13	32.93	38	35.64	32.36	67	37.30	32.39	80
Net occupancy expense.....	8.27	6.14	84	9.20	6.33	85	8.95	6.23	84	10.97	6.58	95	9.92	6.52	93
Other operating expenses.....	15.55	19.36	19	14.22	18.60	17	14.63	19.18	13	19.87	22.28	47	26.30	21.20	81
Total non-interest income .....	10.45	25.40	13	9.63	28.18	7	10.28	27.67	7	10.95	28.83	11	14.12	29.23	18
Fiduciary activities income .....	1.46	2.23	48	1.50	2.24	46	1.49	2.20	48	1.52	2.09	49	1.78	1.97	56
Service charges on domestic deposit accounts .....	3.70	3.45	53	3.24	3.19	48	3.40	3.27	50	3.65	3.27	55	3.12	3.88	38
Trading revenue.....	-0.03	0.45	13	0.09	0.72	50	0.05	0.62	55	0.05	1.28	46	0.04	1.18	41
Investment banking fees and commissions.....	0.06	2.25	18	0.07	2.52	15	0.07	2.58	17	0.08	2.46	15	0.13	3.54	14
Insurance activities revenue.....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	0.47	1.38	56	0.87	0.55	75	0.71	0.60	73	1.47	0.01	91	3.31	0.28	97
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.19	1.51	23	0.06	3.83	8	0.07	3.30	10	-0.13	3.92	5	1.46	1.86	52
Other non-interest income.....	4.59	9.09	22	3.80	9.26	13	4.48	9.27	19	4.32	9.65	19	4.28	10.04	16
Overhead less non-interest income .....	41.15	32.73	74	46.05	29.94	91	45.44	30.52	92	55.52	31.93	92	59.40	31.06	98
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.71	21.22	95	29.09	21.54	97	27.94	21.18	96	8.38	18.63	8	26.15	20.56	86
Applicable income tax + TE / Pretax net operating income + TE .....	28.75	23.38	92	29.14	23.10	95	27.99	22.67	95	8.57	21.18	7	26.68	23.23	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	6,813,551	6,689,814	6,559,699	6,567,600	7,360,525	1,85	189.26	
Commercial and industrial loans .....	500,037	1,055,262	597,008	1,624,783	571,277	-52.61	13.45	
Loans to individuals .....	4,104,990	3,415,627	3,783,157	2,856,792	2,148,811	20.18	205.27	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	3,531	6,826	4,311	8,626	17,156	-48.27	2554.89	
Other loans and leases .....	60,145	63,139	62,109	65,810	68,631	-4.74	56.78	
Less: Unearned income .....	0	0	0	0	0	0		
Loans and leases, net of unearned income .....	11,482,254	11,230,668	11,006,284	11,123,611	10,166,400	2.24	174.73	
Less: Allowance for loan and lease losses .....	133,276	132,004	135,834	129,248	37,315	0.96	1213.19	
Net loans and leases .....	11,348,978	11,098,664	10,870,450	10,994,363	10,129,085	2.26	172.20	
Debt securities that reprice or mature in over 1 year .....	4,766,445	4,697,723	5,437,124	4,585,079	3,081,142	1.46	547.00	
Mutual funds and equity securities .....	15,452	12,756	12,626	12,334	12,570	21.14	9264.85	
Subtotal .....	16,130,875	15,809,143	16,320,200	15,591,776	13,222,797	2.04	228.78	
Interest-bearing bank balances .....	243,042	447,866	763,972	761,155	648,255	-45.73	18.84	
Federal funds sold and reverse repos .....	0	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	515,401	746,569	623,525	797,192	1,386,947	-30.96	974.80	
Trading assets .....	17,256	57,282	36,249	81,410	41,341	-69.88		
Total earning assets .....	16,906,574	17,060,860	17,743,946	17,231,533	15,299,340	-0.90	227.73	
Non-interest-bearing cash and due from depository institutions .....	221,181	272,290	237,326	410,612	397,192	-18.77	264.49	
Premises, fixed assets, and leases .....	172,008	189,780	166,284	204,189	230,170	-9.36	211.43	
Other real estate owned .....	0	738	431	14,486	2,889	-100.00		
Investment in unconsolidated subsidiaries .....	0	0	0	0	0	0		
Intangible and other assets .....	1,317,015	1,273,786	1,274,874	1,282,088	1,274,603	3.39	206.23	
Total assets .....	18,616,778	18,797,454	19,422,861	19,142,908	17,204,194	-0.96	226.34	
Quarterly average assets .....	18,900,721	18,730,678	19,136,651	18,658,750	17,027,790	0.91	243.13	
Average loans and leases (YTD) .....	11,155,360	11,354,083	11,203,010	10,874,469	6,465,408	-1.75	175.70	
<b>Memoranda</b>								
Loans held-for-sale .....	0	0	508	347	1,768	-100.00		
Loans not held-for-sale .....	11,482,254	11,230,668	11,005,776	11,123,264	10,164,632	2.24	208.48	
Real estate loans secured by 1–4 family .....	2,247,808	1,943,791	2,019,717	1,931,191	2,168,653	15.64	271.67	
Commercial real estate loans .....	4,552,193	4,725,330	4,523,340	4,605,644	5,148,784	-3.66	162.86	
Construction and land development .....	78,984	96,530	65,386	93,265	183,291	-18.18	-23.77	
Multifamily .....	2,035,099	1,622,663	1,783,289	1,247,690	1,137,750	25.42	194.81	
Nonfarm nonresidential .....	2,438,110	3,006,137	2,674,665	3,264,689	3,827,743	-18.90	159.97	
Real estate loans secured by farmland .....	13,550	20,693	16,642	30,765	43,088	-34.52	-28.56	
Total investment securities .....	5,297,298	5,457,048	6,073,275	5,394,605	4,480,659	-2.93	574.97	
U.S. Treasury securities .....	25,006	95,958	55,282	96,792	611,032	-73.94	-61.46	
US agency securities (excluding mortgage-backed securities) .....	98,623	30,344	136,891	55,680	173,310	225.02	-14.05	
Municipal securities .....	64,293	82,900	71,740	87,379	120,984	-22.45	-25.78	
Mortgage-backed securities .....	5,027,743	5,129,667	5,710,773	5,038,015	3,488,812	-1.99	1007.42	
Asset-backed securities .....	2,005	6,960	3,300	10,156	17,660	-71.19	-89.57	
Other debt securities .....	64,176	98,463	82,663	94,249	56,291	-34.82	42.10	
Mutual funds and equity securities .....	15,452	12,756	12,626	12,334	12,570	21.14	9264.85	
Available-for-sale securities .....	3,560,277	5,391,828	6,015,202	5,313,700	4,355,792	-33.97	447.57	
U.S. Treasury securities .....	25,006	95,958	55,282	96,792	611,032	-73.94	-61.46	
US agency securities (excluding mortgage-backed securities) .....	98,623	30,344	136,891	55,680	173,310	225.02	-14.05	
Municipal securities .....	47,356	63,154	52,466	65,119	77,744	-25.02		
Mortgage-backed securities .....	3,325,116	5,103,909	5,687,900	5,001,860	3,437,415	-34.85	681.94	
Asset-backed securities .....	0	0	0	0	0	0		
Other debt securities .....	64,176	98,463	82,663	94,249	56,291	-34.82	42.10	
Mutual funds and equity securities .....	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-202,402	4,007	3,864	4,773	2,472			
Available-for-sale securities appreciation (depreciation) .....	-232,207	53,278	-2,598	104,272	-8,837			
Structured notes, fair value .....	0	0	0	0	0	0		
Pledged securities .....	1,247,850	1,260,524	1,318,095	1,472,376	2,153,040	-1.01	89.63	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	7,746,677	7,508,991	8,182,586	7,497,473	6,231,015	3.17	242.19
NOW, ATS and transaction accounts .....	1,859,768	1,869,263	1,976,280	2,432,886	2,385,971	-0.51	338.18
Time deposits less brokered deposits < \$250K .....	607,808	706,260	653,743	707,689	923,206	-13.94	182.78
MMDA and other savings accounts .....	5,705,458	5,607,137	5,703,943	5,252,094	4,338,420	1.75	279.08
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	15,919,711	15,691,651	16,516,552	15,890,142	13,878,612	1.45	261.13
Time deposits of \$250K or more .....	227,710	281,937	250,072	355,045	563,395	-19.23	68.15
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	4,427	0	3,310	24,622	-100.00	-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	279		-100.00
Other borrowings w/remaining maturity over 1 year .....	0	0	0	0	63,992		
Brokered deposits < \$250K .....	0	3,754	0	101,421	151,871	-100.00	-100.00
Noncore funding .....	227,710	290,118	250,072	459,776	804,159	-21.51	-40.92
Trading liabilities .....	11,826	48,497	29,305	71,282	27,708	-75.61	
Subordinated notes and debentures + trust preferred securities .....	24,906	24,866	24,886	24,846	24,807	0.16	0.81
Other liabilities .....	199,128	211,409	214,269	229,701	170,947	-5.81	112.35
Total liabilities .....	16,383,281	16,266,541	17,035,084	16,675,747	14,906,233	0.72	233.52
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	0	0	0	0	0		
Common surplus .....	688,117	688,117	688,117	688,117	688,117	0.00	19.43
Retained earnings .....	236,759	269,630	227,143	231,280	195,511	-12.19	386.48
Accumulated other comprehensive income .....	-70,055	10,833	-1,392	24,786	-4,199		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	854,821	968,580	913,868	944,183	879,429	-11.74	37.49
Noncontrolling (minority) interest in subsidiaries .....	1,378,676	1,562,333	1,473,909	1,522,978	1,418,532	-11.76	707.25
Total equity capital, including minority interest .....	2,233,497	2,530,913	2,387,777	2,467,161	2,297,961	-11.75	181.83
Total liabilities and capital .....	18,616,778	18,797,454	19,422,861	19,142,908	17,204,194	-0.96	226.34
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,746,677	7,508,991	8,182,587	7,497,473	6,231,015	3.17	242.19
Interest-bearing deposits .....	8,400,744	8,468,351	8,584,037	8,849,135	8,362,863	-0.80	264.35
Total deposits .....	16,147,421	15,977,342	16,766,624	16,346,608	14,593,878	1.06	253.37
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	913,868	944,183	944,183	879,429	672,839		
Accounting restatements .....	0	0	0	0	0		
Net income .....	42,157	38,350	78,912	35,769	22,092		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	32,541	0	83,049	0	0		
Change in other comprehensive income .....	-68,663	-13,953	-26,178	28,985	5,096		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	179,402		
Holding company equity capital, ending balance .....	854,821	968,580	913,868	944,183	879,429		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	36.60	38.78	39	35.59	36.32	42	33.77	36.25	37	34.31	36.22	41	42.78	37.78	51
Commercial and industrial loans .....	2.69	11.05	7	5.61	12.25	14	3.07	10.76	8	8.49	13.52	22	3.32	12.02	13
Loans to individuals .....	22.05	3.52	93	18.17	3.48	92	19.48	3.36	93	14.92	3.40	92	12.49	4.20	90
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.19	41	0.04	0.21	48	0.02	0.18	43	0.05	0.19	53	0.10	0.24	63
Other loans and leases.....	0.32	4.45	10	0.34	4.22	9	0.32	4.47	9	0.34	4.63	8	0.40	5.01	5
Net loans and leases.....	60.96	61.60	46	59.04	59.81	43	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26
Debt securities over 1 year.....	25.60	19.46	72	24.99	17.61	76	27.99	19.46	75	23.95	15.55	84	17.91	14.60	67
Mutual funds and equity securities .....	0.08	0.05	71	0.07	0.06	69	0.07	0.06	67	0.06	0.05	70	0.07	0.06	67
Subtotal .....	86.65	82.34	63	84.10	78.32	71	84.03	79.22	66	81.45	78.16	56	76.86	79.65	24
Interest-bearing bank balances .....	1.31	4.59	19	2.38	9.11	10	3.93	8.50	25	3.98	7.51	27	3.77	3.06	68
Federal funds sold and reverse repos.....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	2.77	1.68	76	3.97	1.53	89	3.21	1.56	85	4.16	1.68	86	8.06	1.91	92
Trading assets .....	0.09	0.55	58	0.30	0.60	59	0.19	0.49	58	0.43	1.01	53	0.24	1.19	52
Total earning assets.....	90.81	90.95	51	90.76	91.43	42	91.36	91.77	46	90.02	91.05	36	88.93	89.53	40
Non-interest cash and due from depository institutions.....	1.19	1.01	70	1.45	1.01	84	1.22	0.82	83	2.14	1.07	97	2.31	1.14	97
Other real estate owned.....	0	0.01	11	0	0.02	35	0	0.01	37	0.08	0.02	89	0.02	0.03	48
All other assets.....	8	7.97	50	7.79	7.50	55	7.42	7.35	53	7.84	7.82	50	8.76	9.27	42
<b>Memoranda</b>															
Short-term investments .....	4.07	7.68	35	6.35	12.01	26	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77
U.S. Treasury securities.....	0.13	1.96	25	0.51	1.08	59	0.28	1.47	40	0.51	0.84	68	3.55	1.03	83
US agency securities (excluding mortgage-backed securities) .....	0.53	0.84	56	0.16	0.77	38	0.70	0.82	62	0.29	0.63	50	1.01	0.54	74
Municipal securities .....	0.35	1.75	35	0.44	1.72	38	0.37	1.73	34	0.46	1.69	35	0.70	1.34	48
Mortgage-backed securities .....	27.01	13.68	92	27.29	12.97	94	29.40	14.14	93	26.32	11.75	95	20.28	11.44	90
Asset-backed securities .....	0.01	0.68	47	0.04	0.38	58	0.02	0.50	53	0.05	0.32	59	0.10	0.28	66
Other debt securities .....	0.34	0.52	54	0.52	0.52	62	0.43	0.53	56	0.49	0.42	66	0.33	0.39	64
Loans held-for-sale.....	0	0.35	7	0	0.42	8	0	0.55	17	0	0.52	15	0.01	0.39	21
Loans held for investment .....	61.68	61.41	47	59.75	59.85	45	56.66	58.06	43	58.11	61.72	30	59.08	63.50	28
Real estate loans secured by 1–4 family .....	12.07	12.26	53	10.34	11.69	45	10.40	11.46	47	10.09	11.91	41	12.61	13.29	48
Revolving .....	0.56	1.49	28	0.72	1.45	32	0.58	1.42	30	0.84	1.66	33	1.24	2.07	41
Closed-end, secured by first liens .....	11.34	10.40	62	9.40	9.84	51	9.63	9.67	53	9	9.81	47	11.16	10.69	53
Closed-end, secured by junior liens .....	0.18	0.18	69	0.22	0.20	72	0.19	0.17	70	0.25	0.22	69	0.20	0.28	51
Commercial real estate loans .....	24.45	24.34	50	25.14	22.48	56	23.29	22.69	51	24.06	22.22	50	29.93	22.23	62
Construction and land development .....	0.42	3.75	14	0.51	3.35	14	0.34	3.34	12	0.49	3.40	15	1.07	3.44	26
Multifamily.....	10.93	3.69	89	8.63	3.31	89	9.18	3.57	87	6.52	3.12	87	6.61	3.01	89
Nonfarm nonresidential .....	13.10	15.50	41	15.99	14.81	51	13.77	14.57	47	17.05	14.72	56	22.25	14.69	72
Real estate loans secured by farmland.....	0.07	0.35	48	0.11	0.34	55	0.09	0.30	53	0.16	0.33	60	0.25	0.36	65

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	59.34	62.08	38	59.57	59.66	40	59.60	61.05	40	59.04	57.15	43	72.40	57.46	71
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	19.58	20.31	45	17.31	19.82	40	18.35	19.86	45	17.36	19.43	39	21.33	20.75	52
Real estate loans secured by 1–4 family.....	0.91	2.40	28	1.21	2.42	35	1.02	2.43	32	1.44	2.64	37	2.10	3.15	40
Revolving .....	18.66	17.67	56	16.10	17.22	45	17.33	17.24	50	15.92	16.59	46	19.23	17.39	61
Closed-end.....	39.65	38.23	46	42.08	36.54	56	41.10	37.86	52	41.40	34.63	58	50.65	33.52	82
Construction and land development.....	0.69	5.97	10	0.86	5.50	10	0.59	5.65	8	0.84	5.26	12	1.80	5.09	25
1–4 family.....	0.09	1.34	21	0.07	1.11	17	0	1.18	9	0.10	0.93	21	0.08	0.94	24
Other.....	0.60	4.56	10	0.79	4.33	11	0.59	4.40	9	0.74	4.19	12	1.72	4.02	25
Multifamily.....	17.72	5.72	92	14.45	5.34	90	16.20	5.78	89	11.22	4.96	89	11.19	4.69	88
Nonfarm nonresidential .....	21.23	24.64	40	26.77	24.14	54	24.30	24.56	46	29.35	22.93	64	37.65	22.15	86
Owner-occupied.....	3.58	8.28	26	4.49	8.14	30	4.22	8.29	30	4.75	7.68	32	6.13	7.72	41
Other.....	17.65	16.13	55	22.27	15.71	75	20.08	15.94	65	24.60	14.95	84	31.52	14.34	96
Real estate loans secured by farmland.....	0.12	0.59	46	0.18	0.59	54	0.15	0.54	53	0.28	0.54	63	0.42	0.55	66
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	4.35	18.46	5	9.40	20.98	10	5.42	18.86	8	14.61	22.17	22	5.62	19.53	9
Loans to individuals .....	35.75	6.27	94	30.41	6.28	93	34.37	6.24	93	25.68	6.13	93	21.14	7.13	86
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.03	0.32	41	0.06	0.37	45	0.04	0.34	43	0.08	0.32	52	0.17	0.37	64
Other loans and leases.....	0.52	8.30	10	0.56	8.03	10	0.56	8.75	10	0.59	9.09	8	0.68	9.85	7
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	413.05	407.54	48	390.57	383.17	46	406.42	391.81	48	409.03	381.27	46	527.63	391.26	69
Real estate loans secured by 1–4 family.....	136.27	130.40	57	113.48	124.52	47	125.14	126.06	51	120.27	125.03	48	155.46	138.18	57
Revolving .....	6.35	15.55	29	7.92	15.53	33	6.96	15.44	31	10	17.42	37	15.33	21.26	44
Closed-end.....	129.92	113.22	66	105.56	107.53	54	118.18	108.85	59	110.28	106.14	55	140.13	115.20	65
Commercial real estate loans .....	275.96	254.23	54	275.88	238.21	56	280.26	245.88	57	286.84	234.65	58	369.08	229.44	81
Construction and land development.....	4.79	38.88	14	5.64	35.52	14	4.05	35.95	10	5.81	35.62	16	13.14	34.95	29
1–4 family.....	0.60	8.60	23	0.48	7.06	19	0.01	7.42	9	0.66	6.34	23	0.60	6.61	23
Other.....	4.19	29.76	13	5.16	28.07	15	4.04	28.11	11	5.15	28.16	17	12.54	27.32	32
Multifamily.....	123.37	39.14	89	94.74	34.78	88	110.49	38.66	88	77.71	32.74	89	81.56	31.04	90
Nonfarm nonresidential .....	147.80	162.28	46	175.51	157.17	56	165.72	158.05	51	203.32	155.06	62	274.39	152.10	85
Owner-occupied.....	24.95	54.20	26	29.46	52.65	31	28.76	52.99	31	32.93	52.37	32	44.70	53.07	46
Other.....	122.85	106.54	60	146.05	102.08	70	136.96	102.54	69	170.39	100.54	83	229.69	97.41	96
Real estate loans secured by farmland.....	0.82	3.62	47	1.21	3.59	56	1.03	3.22	54	1.92	3.44	62	3.09	3.60	66
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	30.31	115.10	7	61.61	127.07	15	36.99	114.45	8	101.19	139.91	30	40.95	122.02	14
Loans to individuals .....	248.85	35.52	95	199.41	35.29	95	234.40	34.55	95	177.92	37.47	94	154.03	43.51	90
Credit card loans .....	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.21	1.81	43	0.40	2.01	47	0.27	1.86	43	0.54	1.88	55	1.23	2.18	66
Other loans and leases.....	3.65	50.19	10	3.69	46.75	9	3.85	51.06	10	4.10	49.54	8	4.92	52.44	6
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	37.15	30.64	65	38.54	28.84	73	38.09	30.07	68	37.79	27.32	76	45.81	26.45	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	258.60	203.71	67	252.72	187.37	75	259.76	195.33	73	261.81	183.76	77	333.83	178.57	88
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	283.55	261.50	54	282.18	244.59	56	288.52	252.85	56	294.74	240.85	57	378.53	236.10	81

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	4.07	7.68	35	6.35	12.01	26	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77
Liquid assets .....	30.26	25.39	66	32.10	28.17	65	35.73	29.03	71	33.66	26.22	77	31.15	22.44	78
Investment securities .....	28.45	21.68	74	29.03	19.64	82	31.27	21.63	79	28.18	17.85	85	26.04	16.99	83
Net loans and leases .....	60.96	61.60	46	59.04	59.81	43	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26
Net loans, leases and standby letters of credit .....	61.20	62.44	45	59.27	60.62	42	56.20	59.49	41	57.71	62.48	29	59.04	64.84	25
Core deposits .....	85.51	75.64	89	83.48	74.75	86	85.04	75.71	93	83.01	70.67	94	80.67	63.09	93
Noncore funding .....	1.22	10.86	3	1.54	10.89	4	1.29	10.30	2	2.40	14.13	5	4.67	19.36	6
Time deposits of \$250K or more .....	1.22	1.54	46	1.50	1.81	50	1.29	1.58	50	1.85	2.11	52	3.27	2.94	59
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0	1.20	13	0.02	1.20	23	0	1.23	11	0.02	1.47	21	0.14	1.94	26
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0	0.50	32	0.02	0.52	39	0	0.54	31	0.02	0.54	39	0.14	0.48	42
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0	1.63	9	0	0.99	12	0	1	11	0	1.24	7	0	3.01	6
Earning assets that reprice within 1 year .....	10.21	36.16	1	13.88	38.93	3	12.78	37.37	2	18.55	39.38	8	26.22	39.29	13
Interest-bearing liabilities that reprice within 1 year .....	3.77	6.49	34	4.21	7.04	34	3.90	6.39	40	5.03	8.20	39	7.80	10.19	37
Long-term debt that reprices within 1 year .....	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	6.44	28.22	7	9.67	30.25	12	8.88	29.65	8	13.52	29.11	15	18.42	26.63	28
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-3.29	3.09	23	-5.72	-1.82	39	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4
Net short-term noncore funding dependence .....	-3.52	-1.79	35	-5.98	-8.21	52	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13
Short-term investment / Short-term noncore funding .....	396.38	166.36	85	479.30	284.81	81	637.38	273.46	86	386.34	184.19	84	306.62	77.77	94
Liquid assets - short-term noncore funding / Nonliquid assets .....	41.91	28.61	74	45.32	34.02	70	53.86	36.68	73	47.56	28.18	84	39.65	16.97	85
Net loans and leases / Total deposits .....	70.28	76.80	35	69.47	74.66	35	64.83	72.79	33	67.26	79.43	19	69.41	90.31	13
Net loans and leases / Core deposits .....	71.29	82.80	31	70.73	81.17	32	65.82	78.25	28	69.19	88.34	16	72.98	103.93	7
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-13.35	-6.37	17	0.25	0.84	39	0.26	0.12	63	0.32	1.57	27	0.18	0.72	36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-15.31	-13.54	39	3.37	1.94	79	-0.18	-0.25	51	7.06	4.31	81	-0.65	1.36	2
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	32.50	23.58	62	0.96	13.42	36	0.75	14.28	33	1.27	11.38	41	2.51	12.67	42
Available-for-sale securities .....	67.21	74.56	39	98.80	84.66	67	99.04	83.77	72	98.50	87.23	63	97.21	85.40	58
U.S. Treasury securities .....	0.47	9.26	23	1.76	5.52	52	0.91	6.70	36	1.79	4.72	62	13.64	6.15	77
US agency securities (excluding mortgage-backed securities) .....	1.86	4.02	50	0.56	4.50	35	2.25	4.12	55	1.03	4.01	43	3.87	3.49	66
Municipal securities .....	1.21	8	32	1.52	8.87	32	1.18	8.22	30	1.62	9.83	31	2.70	7.75	38
Mortgage-backed securities .....	94.91	63.23	96	94	66.59	91	94.03	66.54	93	93.39	66.64	87	77.86	67.43	60
Asset-backed securities .....	0.04	3.36	46	0.13	2.05	57	0.05	2.50	53	0.19	1.91	57	0.39	1.66	64
Other debt securities .....	1.21	3.01	48	1.80	3.17	51	1.36	3.08	47	1.75	3.01	51	1.26	2.94	54
Mutual funds and equity securities .....	0.29	0.28	65	0.23	0.32	63	0.21	0.29	59	0.23	0.35	58	0.28	0.40	61
Debt securities 1 year or less .....	9.73	8.89	63	13.68	8.69	77	10.27	7.78	68	14.78	10.55	76	30.95	11.86	87
Debt securities 1 to 5 years .....	12.88	20.02	39	17.90	17.05	58	15.20	18.25	50	20.85	17.03	63	23.97	17.94	67
Debt securities over 5 years .....	77.09	68.75	56	68.19	72.17	33	74.32	71.11	45	64.15	69.86	37	44.79	66.02	25
Pledged securities .....	23.56	30.80	40	23.10	33.87	39	21.70	32.26	37	27.29	35.67	38	48.05	30.57	73
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-36.50	-31.70	52	-32.04	51.37	7	-10.96	27.98	25	-23.43	183.32	6	946.18	26.69	99
Investment securities .....	-2.93	21.19	17	8.01	33.34	26	12.58	31.36	31	20.40	23.62	52	490.38	11.75	99
Core deposits .....	1.45	9.58	27	1.81	16.88	4	3.94	16.94	7	14.49	26.88	14	212.20	11.23	99
Noncore funding .....	-21.51	10.50	17	-56.85	-23.76	7	-45.61	-14.79	13	-42.83	-12.18	13	26.62	6.59	82

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	1,004,930	1,013,868	945,870	1,052,821	1,257,326
Commit: Secured commercial real estate loans .....	158,764	174,979	123,099	236,900	279,690
Commit: Unsecured real estate loans .....	160,465	124,149	136,474	60,800	94,676
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	44,604	43,388	45,731	52,435	27,671
Commercial and similar letters of credit .....	0	0	0	0	130
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	1,424	0	6,590
Written options contracts (interest rate) .....	0	21,821	22,531	22,025	27,643
Purchased options contracts (interest rate) .....	0	21,821	21,616	22,025	22,411
Interest rate swaps .....	1,370,157	1,918,204	1,656,112	2,135,272	2,394,406
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....	5.40	24.48	1	5.39	22.45	2	4.87	22.78	1	5.50	22.01	3	7.31	23.52	6
Standby letters of credit .....	0.24	0.66	28	0.23	0.67	20	0.24	0.65	24	0.27	0.71	26	0.16	0.84	16
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	43
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	7.36	44.65	28	10.44	49.75	32	8.76	46.30	31	11.38	48.62	31	14.25	68.47	37
Interest rate contracts .....	7.36	32.11	30	10.44	35.96	35	8.76	32.46	34	11.38	34.36	33	14.25	47.31	39
Interest rate futures and forward contracts .....	0	3.60	13	0	5.17	13	0.01	3.25	27	0	6.21	12	0.04	10.67	26
Written options contracts (interest rate) .....	0	1.58	10	0.12	1.82	24	0.12	1.41	29	0.12	2.18	25	0.16	2.47	30
Purchased options contracts (interest rate) .....	0	1.48	23	0.12	1.33	52	0.11	1.31	54	0.12	1.46	49	0.13	2.65	51
Interest rate swaps .....	7.36	21.90	35	10.20	20.67	43	8.53	20.49	42	11.15	20.83	43	13.92	28.86	46
Foreign exchange contracts .....	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	9.01	46.07	1	8.93	42.93	2	8.44	44.98	1	9.68	42.82	2	19.45	45.53	15

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,370,157	1,961,846	1,701,683	2,179,322	2,451,050
Interest rate contracts .....	1,370,157	1,961,846	1,701,683	2,179,322	2,451,050
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	1,424	0	6,590
Written options .....	0	21,821	22,531	22,025	27,643
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	21,821	22,531	22,025	27,643
Purchased options .....	0	21,821	21,616	22,025	22,411
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	21,821	21,616	22,025	22,411
Swaps .....	1,370,157	1,918,204	1,656,112	2,135,272	2,394,406
Held for trading.....	1,370,157	1,961,846	1,699,344	2,179,322	2,439,228
Interest rate contracts .....	1,370,157	1,961,846	1,699,344	2,179,322	2,439,228
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	0	0	2,339	0	11,822
Interest rate contracts .....	0	0	2,339	0	11,822
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,370,157	1,940,025	1,679,152	2,157,297	2,423,407
One year or less .....	48,423	187,644	83,521	269,646	92,792
Over 1 year to 5 years .....	817,771	1,004,538	1,045,586	973,684	1,118,047
Over 5 years .....	503,963	747,843	550,045	913,967	1,212,568
Gross negative fair value (absolute value) .....	11,826	48,497	29,323	71,282	27,724
Gross positive fair value.....	17,256	57,282	36,251	81,410	41,367
Held for trading.....	17,256	57,282	36,249	81,410	41,341
Non-traded.....	0	0	2	0	26
Current credit exposure on risk-based capital derivative contracts .....	17,256	57,187	36,250	81,410	41,366
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	0	9.78	8	0	12.57	8	0.08	11.16	16	0	14.05	7	0.27	13.49	15
Written options .....	0	5.78	7	1.11	7.49	26	1.32	6.28	33	1.01	8.18	23	1.13	5.91	28
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0	5.46	7	1.11	7.20	26	1.32	5.96	36	1.01	7.73	23	1.13	5.10	29
Purchased options .....	0	3.69	21	1.11	3.44	53	1.27	3.27	55	1.01	3.42	51	0.91	4.42	50
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.17	21	1.11	3.04	55	1.27	2.87	57	1.01	2.86	55	0.91	3.35	53
Swaps .....	100	74.97	95	97.78	71.23	84	97.32	74.26	80	97.98	68.76	87	97.69	69.75	83
Held for trading .....	100	37.98	96	100	40.60	96	99.86	40.42	92	100	43.53	96	99.52	44.16	91
Interest rate contracts .....	100	31.52	96	100	34.42	96	99.86	34.15	94	100	36.62	96	99.52	37.24	95
Foreign exchange contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	0	62.02	3	0	59.40	3	0.14	59.58	7	0	56.47	3	0.48	55.84	8
Interest rate contracts .....	0	57.94	3	0	56.19	4	0.14	56.71	7	0	53.82	3	0.48	52.22	9
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	100	93.09	67	98.89	91.87	63	98.68	92.53	55	98.99	91.48	66	98.87	93.86	62
One year or less .....	3.53	31.78	22	9.56	28.05	37	4.91	27.56	25	12.37	32.05	40	3.79	32.17	17
Over 1 year to 5 years .....	59.68	24.76	91	51.20	26.03	85	61.44	27.01	91	44.68	27.06	75	45.62	30.45	71
Over 5 years .....	36.78	27.14	65	38.12	30.08	58	32.32	29.89	55	41.94	29.56	65	49.47	28.09	72
Gross negative fair value (absolute value) .....	0.86	1.56	25	2.47	1.25	82	1.72	0.98	80	3.27	1.55	82	1.13	0.83	69
Gross positive fair value .....	1.26	1.74	47	2.92	1.68	88	2.13	1.34	85	3.74	2.23	83	1.69	1.19	75
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.07	27	0.03	0.05	62	0.02	0.04	55	0.05	0.07	65	0.02	0.06	58
Gross positive fair value (X) .....	0.01	0.08	33	0.04	0.07	53	0.02	0.05	52	0.06	0.09	48	0.03	0.07	50
Held for trading (X) .....	0.01	0.06	58	0.04	0.05	64	0.02	0.04	65	0.06	0.07	60	0.03	0.06	62
Non-traded (X) .....	0	0.02	4	0	0.01	5	0	0.01	11	0	0.02	4	0	0.01	14
Current credit exposure (X) .....	0.01	0.04	44	0.04	0.05	59	0.02	0.04	58	0.06	0.06	55	0.03	0.05	53
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.15	0.54	44	0.51	0.63	59	0.32	0.46	56	0.76	0.85	55	0.40	0.73	59

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	135,834	129,248	129,248	37,315	26,440
Gross losses .....	18,360	13,224	25,466	30,730	29,153
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	6,915	5,725	10,831	7,918	4,704
Net losses .....	11,445	7,499	14,635	22,812	24,449
Provision for loan and lease losses .....	8,887	10,255	21,221	114,745	35,324
Adjustments .....	0	0	0	0	0
Ending balance .....	133,276	132,004	135,834	129,248	37,315
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.09	0.08	66	0.11	-0.14	93	0.11	-0.09	93	0.64	0.51	70	0.36	0.15	91
Provision for loan and lease losses / Average loans and leases .....	0.16	0.14	68	0.18	-0.25	92	0.19	-0.16	95	1.06	0.82	76	0.55	0.24	88
Provision for loan and lease losses / Net loan and lease losses .....	77.65	198.72	41	136.75	77.32	79	145	-105.48	79	503	487.86	69	144.48	130.58	68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.16	1.17	54	1.18	1.39	34	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13
Allowance for loan and lease losses / Total loans and leases .....	1.16	1.15	55	1.18	1.37	36	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13
Allowance for loan and lease losses / Net loans and leases losses (X) .....	5.82	28.67	19	8.80	15.27	45	9.28	21.39	40	5.67	11.58	41	1.53	8.03	8
Allowance for loan and lease losses / Nonaccrual assets .....	343.80	413.77	54	289.01	318.67	56	323.45	364.13	59	345.35	299.17	68	52.39	218.72	8
ALLL / 90+ days past due + nonaccrual loans and leases .....	299.43	319.24	58	261.74	260.68	59	207.49	287.08	45	335.42	244.34	74	42.85	151.73	9
Gross loan and lease losses / Average loans and leases .....	0.33	0.16	84	0.23	0.22	63	0.23	0.19	65	0.28	0.34	53	0.45	0.28	79
Recoveries / Average loans and leases .....	0.12	0.07	80	0.10	0.08	67	0.10	0.08	69	0.07	0.07	61	0.07	0.08	55
Net losses / Average loans and leases .....	0.21	0.08	82	0.13	0.13	54	0.13	0.11	63	0.21	0.27	50	0.38	0.21	81
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	27.15	23.25	66	18.63	16.12	68	35.25	34.67	61	27.16	33.98	44	20.67	36.22	26
Earnings coverage of net loan and lease losses (X) .....	14.28	-9.51	42	20.22	4.52	60	20.99	39.72	51	9.50	22.91	42	4.65	24.40	19
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	-0.01	66	0	0.03	42	0	0.02	37	0.01	0.04	40	0	0.01	32
Real estate loans secured by 1-4 family .....	0	-0.02	71	0	-0.01	62	0	-0.02	56	0	0.01	46	-0.01	0.01	31
Revolving .....	0	-0.08	75	0	-0.05	62	0	-0.07	69	0	0.01	54	0.01	0.02	56
Closed-end .....	0	-0.02	70	0	-0.01	62	-0.01	-0.01	51	0	0	48	-0.01	0	28
Commercial real estate loans .....	0	0	60	0	0.05	38	0	0.04	27	0.02	0.07	41	0	0.01	38
Construction and land development .....	0	-0.02	73	0	0	64	0	0	64	0	0	59	0	-0.01	60
1-4 family .....	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other .....	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential .....	0	0	58	0	0.07	35	0	0.05	24	0.03	0.11	40	0	0.02	38
Owner-occupied .....	0	0	60	0	0.01	46	0	0.01	30	0	0.02	26	0	0.01	45
Other .....	0	0	55	0	0.06	37	0	0.04	35	0.03	0.08	50	0	0.01	40
Real estate loans secured by farmland .....	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans .....	-0.02	0.10	23	0.10	0.20	46	0.06	0.17	34	0.04	0.47	16	0.34	0.37	58
Loans to individuals .....	0.55	0.65	50	0.40	0.78	40	0.37	0.71	35	0.71	1.13	47	1.04	1.17	54
Credit card loans .....		1.99			2.18			1.84			2.92			3.11	
Agricultural loans .....	0	0.01	53	0	0.03	48	0	0.02	48	5.01	0.19	96	0.15	0.08	77
Loans to foreign governments and institutions .....		0			0			0			0			0	
Other loans and leases .....	1.02	0.14	92	0.42	0.08	90	0.65	0.10	91	0.71	0.15	91	0.37	0.15	82

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		123,868		87,692		98,839		92,396		79,448					
90+ days past due loans and leases .....		5,745		4,759		23,470		1,108		15,857					
Nonaccrual loans and leases .....		38,765		45,675		41,996		37,425		71,226					
Total past due and nonaccrual loans and leases .....		168,378		138,126		164,305		130,929		166,531					
Restructured 30–89 days past due .....		49		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		382		723		408		1,255		62					
Total restructured loans and leases .....		431		723		408		1,255		62					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		110		405		209		1,443		741					
Other real estate owned .....		0		738		431		14,486		2,889					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	1.08	0.32	93	0.78	0.27	92	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85
90+ days past due loans and leases .....	0.05	0.09	61	0.04	0.10	60	0.21	0.10	80	0.01	0.12	33	0.16	0.15	69
Nonaccrual loans and leases .....	0.34	0.38	48	0.41	0.58	39	0.38	0.46	44	0.34	0.66	21	0.70	0.51	73
90+ days past due and nonaccrual loans and leases .....	0.39	0.53	43	0.45	0.73	33	0.59	0.62	56	0.35	0.85	15	0.86	0.71	68
30–89 days past due restructured .....	0	0.01	43	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured .....	0	0.09	8	0.01	0.12	8	0	0.10	8	0.01	0.13	12	0	0.14	10
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	1.08	0.32	92	0.78	0.27	92	0.90	0.32	91	0.83	0.40	86	0.78	0.43	85
90+ days past due assets .....	0.05	0.10	60	0.04	0.10	60	0.21	0.10	80	0.01	0.12	31	0.16	0.15	69
Nonaccrual assets .....	0.34	0.39	48	0.41	0.59	38	0.38	0.47	44	0.34	0.67	21	0.70	0.53	73
30+ days past due and nonaccrual assets .....	1.47	0.88	83	1.23	1.04	68	1.49	0.97	79	1.18	1.29	55	1.64	1.19	78
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.24	0.32	41	0.27	0.43	32	0.34	0.36	56	0.20	0.52	17	0.51	0.44	63
90+ days past due and nonaccrual assets + other real estate owned .....	0.24	0.34	39	0.27	0.46	29	0.34	0.37	55	0.28	0.55	22	0.52	0.48	61
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.21	0.38	29	0.25	0.52	20	0.22	0.41	25	0.28	0.60	20	0.44	0.53	44
Allowance for loan and lease losses .....	29.21	57.44	25	35.47	67.93	25	31.39	62.64	23	41.28	66.66	29	200.61	115.41	87
Equity capital + allowance for loan and lease losses .....	3.94	3.52	64	4.25	4.43	55	4.06	3.60	62	4.97	4.97	55	8.17	4.28	88
Tier 1 capital + allowance for loan and lease losses .....	2.36	3.97	32	2.73	5.28	23	2.64	4.30	31	3.32	6.05	23	5.37	5.65	51
Loans and leases + other real estate owned .....	0.34	0.63	27	0.42	0.88	23	0.39	0.71	24	0.48	0.97	20	0.74	0.85	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.56	0.26	83	0.68	0.24	90	0.42	0.26	79	0.57	0.39	75	0.34	0.38	54
	90+ days past due .....		0.02	0.11	52	0.06	0.12	67	0	0.12	15	0.01	0.16	42	0.21	0.16	77
	Nonaccrual.....		0.45	0.45	61	0.61	0.65	56	0.54	0.52	59	0.41	0.76	31	0.78	0.46	81
Commercial and industrial	30–89 days past due .....		0.49	0.28	79	0.47	0.17	90	0.46	0.24	80	0.32	0.23	76	0.67	0.31	85
	90+ days past due .....		0.91	0.03	97	0	0.02	44	3.92	0.04	98	0.03	0.03	66	0.12	0.05	81
	Nonaccrual.....		0.04	0.46	10	0.09	0.64	11	0.04	0.57	8	0.26	0.75	21	1.24	0.83	74
Individuals	30–89 days past due .....		2.02	0.70	89	1.07	0.55	85	1.81	0.63	89	1.68	0.83	87	2.33	0.83	91
	90+ days past due .....		0	0.07	39	0	0.07	40	0	0.09	41	0	0.14	40	0	0.17	35
	Nonaccrual.....		0.19	0.18	64	0.11	0.18	55	0.17	0.17	62	0.21	0.28	56	0.31	0.17	71
Depository institution loans	30–89 days past due .....			0.01			0			0.01			0				0
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.01			0			0			0				0
Agricultural	30–89 days past due .....		5.66	0.10	98	8.57	0.16	98	0	0.07	30	18.63	0.17	98	3.01	0.24	97
	90+ days past due .....		0	0	44	10.06	0	98	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.76	0.36	81	2.64	0.69	86	0	0.70	27	0	0.49	24	1.77	0.67	81
Foreign governments	30–89 days past due .....			0			0.01			0.50			0				0.07
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.18			0.04			0.15			0.09				0.03
Other loans and leases	30–89 days past due .....		0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0.06	0.20	46
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0.04	0.15	50	0.04	0.13	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.46	0.39	68	0.98	0.35	87	0.13	0.46	16	0.95	0.65	78	0.50	0.67	46
	90+ days past due .....	0	0.22	18	0	0.27	18	0	0.24	18	0.03	0.33	52	0	0.31	14
	Nonaccrual .....	0.22	0.61	22	0.60	0.82	43	0.38	0.71	33	0.62	0.89	43	0.48	0.73	40
Revolving	30–89 days past due .....	0	0.26	7	3.50	0.29	97	0.03	0.28	23	1.01	0.48	84	0.18	0.45	21
	90+ days past due .....	0	0.02	35	0	0.02	34	0	0.02	35	0.09	0.03	84	0	0.05	24
	Nonaccrual .....	0.40	1.15	42	0.87	1.05	63	0.91	1.18	66	0.71	1.13	46	1.08	1	72
Closed-end	30–89 days past due .....	0.48	0.42	71	0.79	0.36	84	0.14	0.49	19	0.95	0.65	78	0.54	0.70	49
	90+ days past due .....	0	0.25	19	0	0.29	18	0	0.26	18	0.03	0.38	49	0	0.35	16
	Nonaccrual .....	0.21	0.60	21	0.58	0.77	43	0.35	0.67	32	0.62	0.87	44	0.42	0.70	36
Junior lien	30–89 days past due .....	0.01	0.01	64	0.01	0.01	59	0.01	0.01	51	0.01	0.02	57	0.02	0.02	50
	90+ days past due .....	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0.04	0.02	78	0.12	0.04	88	0.10	0.03	89	0.16	0.04	92	0.06	0.04	67
Commercial real estate	30–89 days past due .....	0.61	0.16	92	0.56	0.14	94	0.54	0.15	90	0.42	0.26	75	0.27	0.18	76
	90+ days past due .....	0.03	0.01	80	0.08	0.01	91	0	0.01	28	0	0.02	23	0.29	0.03	97
	Nonaccrual .....	0.56	0.32	80	0.61	0.52	61	0.60	0.38	74	0.32	0.62	34	0.90	0.23	96
Construction and development	30–89 days past due .....	0	0.22	16	0.02	0.12	44	0	0.17	17	0.26	0.28	63	3.23	0.28	97
	90+ days past due .....	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	4.62	0.20	97
1–4 family	30–89 days past due .....	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0	0.17	19	0.02	0.07	55	0	0.13	21	0.26	0.22	71	3.23	0.20	97
	90+ days past due .....	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	4.62	0.17	97
Multifamily	30–89 days past due .....	0	0.04	29	0.52	0.06	92	0	0.07	27	0	0.09	22	0.10	0.08	72
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.85	0.07	95	1.04	0.14	93	0.96	0.17	89	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	1.13	0.13	98	0.60	0.14	90	0.92	0.13	96	0.58	0.23	83	0.18	0.14	68
	90+ days past due .....	0.05	0.01	87	0.13	0.01	94	0	0.01	31	0	0.02	26	0.40	0.03	97
	Nonaccrual .....	0.34	0.39	54	0.39	0.66	41	0.38	0.45	56	0.45	0.80	40	0.99	0.28	95
Owner Occupied	30–89 days past due .....	0.02	0.04	43	0.03	0.04	48	0.02	0.04	45	0.12	0.07	74	0	0.07	8
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual .....	0.29	0.14	77	0.32	0.25	67	0.30	0.17	79	0.37	0.27	66	0.36	0.16	81
Other	30–89 days past due .....	1.12	0.08	98	0.57	0.09	94	0.90	0.08	96	0.47	0.14	86	0.18	0.07	83
	90+ days past due .....	0.05	0	91	0.13	0.01	94	0	0	37	0	0.01	33	0.40	0.01	97
	Nonaccrual .....	0.05	0.21	32	0.08	0.40	29	0.08	0.23	37	0.08	0.44	26	0.64	0.10	96
Farmland	30–89 days past due .....	2.67	0.11	96	0	0.11	30	0.91	0.10	93	0	0.11	30	0	0.23	23
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	2.75	0.63	87	1.06	1.10	69	1.06	0.69	77	0.72	1.13	54	0.64	0.84	57
Credit card	30–89 days past due .....		1.02			0.63			0.81			0.95			1.19	
	90+ days past due .....		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual .....		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	688,117	688,117	688,117	688,117	688,117										
Retained earnings .....	236,759	269,630	227,143	231,280	195,511										
Accumulated other comprehensive income (AOCI) .....	-70,055	10,833	-1,392	24,786	-4,199										
Common equity tier 1 minority interest .....	1,378,676	1,562,333	1,473,909	1,522,978	1,418,532										
Common equity tier 1 capital before adjustments/deductions .....	2,233,497	2,530,913	2,387,777	2,467,161	2,297,961										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	900,247	921,783	913,240	925,986	951,222										
Accumulated other comprehensive income-related adjustments .....	-183,041	28,309	-3,636	64,767	-10,970										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,516,291	1,580,821	1,478,173	1,476,408	1,357,709										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,516,291	1,580,821	1,478,173	1,476,408	1,357,709										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	1,516,291	1,580,821	1,478,173	1,476,408	1,357,709										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	9,980	24,866	14,932	24,846	24,807										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	139,824	136,677	141,117	133,481	44,599										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	149,804	161,543	156,049	158,327	69,406										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	149,804	161,543	156,049	158,327	69,406										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,666,095	1,742,364	1,634,222	1,634,735	1,427,115										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	18,900,721	18,730,678	19,136,651	18,658,750	17,027,790										
Less: Deductions from common equity tier 1 capital .....	900,247	921,783	913,240	925,986	951,222										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	18,000,474	17,808,895	18,223,411	17,732,764	16,076,568										
Total risk-weighted assets .....	11,711,821	11,237,574	11,438,595	10,692,806	10,439,218										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.95	11.85	71	14.07	12.66	73	12.92	12.37	66	13.81	12.35	79	13.01	12.11	76
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.95	12.53	65	14.07	13.44	66	12.92	13.11	56	13.81	13.08	72	13.01	12.78	63
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	14.23	14.37	56	15.50	15.42	60	14.29	14.91	47	15.29	15.23	58	13.67	14.36	45
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.42	9.08	28	8.88	9.11	47	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		100,794			98,928			99,987			97,702			95,573		1.89	117.23

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue .....	3.08			3.14			2.76			2.84			7.32					
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	6.11	12.13	29	5.78	11.54	30	6.19	12	28	6.08	11.03	32	6.85	11.51	35			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0				0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	221
Real estate loans.....	0	0	0	0	221
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	221
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.77			0.64			0.66		0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans .....		0.61			1.03			0.79			0.64				0.29
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....		11.61			-1.19			6.83		-100	-2.40	1			22.48
Total selected assets.....		18.50			3.19			9.48		-100	2.04	2			12.40
Deposits .....		-4.80			9.07			0.73			3.46				10.36

## Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		81,701	193,786	111,362	272,966	678,163	-57.84	-95.83
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		81,701	193,786	111,362	272,966	678,163	-57.84	-95.83
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		2,005	6,960	3,300	10,156	17,661	-71.19	-89.01
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		2,005	6,960	3,300	10,156	17,661		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.44	1.03	0.57		1.43		3.94
1–4 family residential loans.....		0	0	0		0		0
Home equity lines.....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0.44	1.03	0.57		1.43		3.94
Commercial and Industrial loans .....		0	0	0		0		0
All other loans and leases .....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0		0		0
Liquidity commitments provided to conduit structures .....		0	0	0		0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		18.53	15.83	17.16		15.54		18.03
Home equity lines .....		0.91	1.19	1.01		1.41		1.97
Credit card receivables.....		0	0	0		0		0
Auto loans and other consumer loans.....		36.17	31.56	35		27.42		25.98
Commercial and industrial loans .....		4.32	9.24	5.37		14.26		5.27
All other loans and leases.....		40.07	42.19	41.46		41.38		48.75

## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		2.45	3.59	2.96	3.72	2.60		
1–4 family residential loans.....								
Home equity lines.....								
Credit card receivables.....								
Auto loans.....		2.45	3.59	2.96	3.72	2.60		
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0.13	0.44	0.22	0.69	1.30		
Total retained credit exposure and asset sale credit exposure .....		0.18	0.53	0.33	0.80	1.43		
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		6,111	8,855	7,041	14,341	36,878	-30.99	-89.07
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		6,111	8,855	7,041	14,341	36,878	-30.99	-89.07
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		437	567	449	1,323	3,115	-22.93	-95.90
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets .....		437	567	449	1,323	3,115	-22.93	-95.90
Total past due securitized assets.....		6,548	9,422	7,490	15,664	39,993	-30.50	-90.16
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		583	1,114	2,138	9,384	22,605	-47.67	-97.32
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		583	1,114	2,138	9,384	22,605	-47.67	-97.32

## Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	7.48	4.57	6.32	5.25	5.44
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	7.48	4.57	6.32	5.25	5.44
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....	0.53	0.29	0.40	0.48	0.46
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.53	0.29	0.40	0.48	0.46
Total past due securitized assets percent of securitized assets .....	8.01	4.86	6.73	5.74	5.90
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	1.43	1.15	1.92	3.44	3.33
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	1.43	1.15	1.92	3.44	3.33
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.48	0.79	0.14	0.95	0.54
Home equity lines .....	0	3.50	0.03	1.01	0.18
Credit card receivables .....					
Commercial and industrial loans .....	0.49	0.47	0.46	0.32	0.67
All other loans and leases .....	1.26	0.75	1.10	0.88	0.80
Total managed loans past due 30–89 days .....	1.12	0.85	0.95	0.94	1.07
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0.03	0
Home equity lines .....	0	0	0	0.09	0
Credit card receivables .....					
Commercial and industrial loans .....	0.91	0	3.92	0.03	0.12
All other loans and leases .....	0.01	0.06	0	0	0.19
Total managed loans past due 90+ days .....	0.05	0.05	0.22	0.02	0.17
<b>Total Past Due Managed Assets .....</b>	<b>1.18</b>	<b>0.89</b>	<b>1.17</b>	<b>0.96</b>	<b>1.25</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	-0.01	0	-0.01
Home equity lines .....	0	0	0	0	0.01
Credit card receivables .....					
Commercial and industrial loans .....	-0.02	0.10	0.06	0.04	0.34
All other loans and leases .....	0.26	0.17	0.17	0.28	0.28
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.21</b>	<b>0.15</b>	<b>0.15</b>	<b>0.28</b>	<b>0.43</b>

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from nonbank subsidiaries .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from subsidiary holding companies .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Total income from subsidiaries .....	0	0	0	0	0	0	
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	0	0	0	0	0	0	
Total operating income .....	0	0	0	0	0	0	
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0	0	
Interest expense .....	0	0	0	0	0	0	
Other expenses .....	0	0	0	0	0	0	
Provision for loan and lease losses .....	0	0	0	0	0	0	
Total operating expenses .....	0	0	0	0	0	0	
Income (loss) before taxes .....	0	0	0	0	0	0	
Applicable income taxes (credit) .....	0	0	0	0	0	0	
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	0	0	0	0	0	0	
Equity in undistributed income of subsidiaries .....	42,157	38,350	78,912	35,769	22,092	9.93	219.25
Bank subsidiaries .....	42,157	38,350	78,912	35,769	22,092	9.93	219.25
Nonbank subsidiaries .....	0	0	0	0	0	0	
Subsidiary holding companies .....	0	0	0	0	0	0	
Net income (loss) .....	42,157	38,350	78,912	35,769	22,092	9.93	219.25
<b>Memoranda</b>							
Bank net income .....	42,157	38,350	78,912	35,769	22,092	9.93	219.25
Nonbank net income .....	0	0	0	0	0	0	
Subsidiary holding companies' net income .....	0	0	0	0	0	0	

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	854,821	100	968,580	100	913,868	100	944,183	879,429	-11.74	37.49	
Common and preferred stock .....	854,821	100	968,580	100	913,868	100	944,183	879,429	-11.74	37.49	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock .....	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock .....	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0	0	
Securities .....	0	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....	0	0	0	0	0	0	0	0	0	0	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0	0	
Intangible assets .....	0	0	0	0	0	0	0	0	0	0	
Other assets .....	0	0	0	0	0	0	0	0	0	0	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	0	
Total assets .....	854,821	100.00	968,580	100.00	913,868	100.00	944,183	879,429	-11.74	37.49	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0	0	0	
Other liabilities .....	0	0	0	0	0	0	0	0	0	0	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	0	
Total liabilities .....	0	0	0	0	0	0	0	0	0	0	
Equity Capital .....	854,821	100	968,580	100	913,868	100	944,183	879,429	-11.74	37.49	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0	0	
Common stock .....	0	0	0	0	0	0	0	0	0	0	
Common surplus .....	688,117	80.50	688,117	71.04	688,117	75.30	688,117	688,117	0.00	19.43	
Retained earnings .....	236,759	27.70	269,630	27.84	227,143	24.86	231,280	195,511	-12.19	386.48	
Accumulated other comprehensive income .....	-70,055	-8.20	10,833	1.12	-1,392	-0.15	24,786	-4,199			
Other equity capital components .....	0	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....	854,821	100.00	968,580	100.00	913,868	100.00	944,183	879,429	-11.74	37.49	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.52	10.52	43	8.05	12.64	12	8.40	11.94	16	3.88	7.29	16	2.81	9.68	7
Bank net income / Average equity investment in banks .....	9.55	11.07	39	8.06	12.37	13	8.41	11.80	17	3.90	7.45	14	2.90	10.51	5
Nonbank net income / Average equity investment in nonbanks .....		10.05			13.40			13.12			9.75				7.89
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01				8.55
Bank net income / Parent net income .....	100	98.83	26	100	96.24	36	100	96.79	36	100	88.16	31	100	82.22	35
Nonbank net income / Parent net income .....	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	17.48	2	0	16.87	2	0	16.81	2	0	20.06	3	0	20.43	1
Total debt / Equity capital .....	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value .....	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100	103.92	33	100	103.07	37	100	103.22	39	100	102.81	35	100	103.22	35
Total investment in subs / Equity capital .....	100	109.01	24	100	108.26	27	100	108.40	30	100	110.16	23	100	111.07	22
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0	0.41	32	0	0.25	37	0	0.29	39	0	0.47	34	0	0.36	34
Equity investment in subs – equity cap / Net income-div (X) .....	0	1.23	1	0	0.83	1		1.05		0	1.82	1	0	1.22	1
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	0	126.15	2		138.64		0	152.85	1		136.59				177.68
Cash from ops + noncash items + op expense / Op expense + dividend .....		116.54			130.64			154.48			147.24				190.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....		92.87			103.17			98.54			134.08				116.34
Pretax operating income + interest expense / Interest expense .....		1,457.38			1,479.01			1,835.33			2,016.32				1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,417.74			1,667.11			1,770.77			1,539.23				1,632.83
Dividends + interest from subsidiaries / Interest expense + dividends .....	0	140.52	3		153.06		0	174.12	1		150.43				210.80
Fees + other income from subsidiaries / Salary + other expenses .....		10.93			12.78			11.92			13.95				16.52
Net income / Current part of long-term debt + preferred dividends (X) .....		28.68			41.77			47.61			35.64				57.11
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.32	24	0	3.64	21	0	3.44	25	0	3.85	24	0	2.64	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10				0.04
Nonaccrual .....		0.76			0.96			0.92			1.03				0.54
Total .....		1.12			1.17			1.09			1.13				0.58
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		82.17			78.46			66.37			81.10			57.84	
Dividends declared / Net income .....	77.19	34	96	0	25.30	4	105.24	28.27	98	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	2.17	7.04	6	8.05	9.64	43	-0.44	8.62	1	3.88	4.14	47	2.81	6.46	11
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	128.25	10		139.49		0	155.92	7		132.17			178.13	
Dividends from nonbank subsidiaries .....	0	2.20	26		3.97		0	4.90	22		3.41			7.53	
Dividends from subsidiary holding companies.....	0	2.84	45		6.36		0	5.91	45		4.85			21.40	
Dividends from all subsidiaries .....	0	168.66	4		193.08		0	203.53	2		174.85			260.40	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.08	9	0	36.56	9	0	45.96	5	0	60.28	4	0	66.55	4
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	0	46.71	5	0	38.35	5	0	51.33	3	0	62.88	3	0	69.36	3
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		65.33			67.82			74.16			69.76			67.32	
Interest income from bank subsidiaries.....		0.78			0.39			0.23			0.63			0.80	
Management and service fees from bank subsidiaries .....		1.33			2.08			1.44			1.87			1.81	
Other income from bank subsidiaries.....		0.03			0.02			0.02			0.04			0.03	
Operating income from bank subsidiaries .....		75.26			81.78			83.13			82.20			78.80	
Dividends from nonbank subsidiaries .....		3.28			2.67			3.07			1.95			2.65	
Interest income from nonbank subsidiaries.....		0.24			0.35			0.18			0.73			1.19	
Management and service fees from nonbank subsidiaries .....		0.01			0.02			0.01			0.02			0.06	
Other income from nonbank subsidiaries.....		0			0.01			0.01			0.01			0.04	
Operating income from nonbank subsidiaries .....		5.58			6.48			4.67			4.70			7.29	
Dividends from subsidiary holding companies.....		1.79			2.43			2.10			2.53			4.52	
Interest income from subsidiary holding companies.....		0.01			0.01			0.01			0.11			0.20	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.21			3.96			3.91			4.56			6.08	
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		28.16			28.31			26.38			27.08			28.33	